

RESPONSES TO HW COUNCIL REQUESTS – 8/22/06

What are the health insurance mandates in Wisconsin and what do they cost?

- Findings of Legislative Council Special Committee on Mental Health Parity 2002-03
http://www.legis.state.wi.us/lc/3_COMMITTEES/Special%20Committees/2002/MHP/index.htm
- OCI Fact Sheet on Mandated Benefits in Health Insurance Policies
http://oci.wi.gov/pub_list/pi-019.pdf
- OCI Study of Costs of Certain Mandated Benefits in Insurance Policies 2001
http://oci.wi.gov/pub_list/ip37_2002.pdf

What are HIRSP's costs by region?

- HIRSP quarterly premium rate tables
http://dhfs.wisconsin.gov/hirsp/policyholder/pdfs/plan2_ratetable_instructions.pdf

Does Minnesota have a reinsurance plan?

- According to the State Coverage Initiatives Matrix, Minnesota does not have a reinsurance program although they do have both a high-risk pool, similar to HIRSP, and a small employer health insurance pool that do not have a reinsurance component.
<http://www.statecoverage.net/matrix/index.htm>

Provide the reports on health care costs in southeastern Wisconsin: Milliman, Anthem BC/BS and GAO.

- 2003 Milliman USA Greater Milwaukee Annual Report on Health Care
http://www.milliman.com/pubs/Healthcare/content/published_articles/Milwaukee-Annual-Report-Health-PA.pdf#search=%22milliman%20health%20care%20costs%20milwaukee%22
- US Government Accountability Office Comparison of Milwaukee Health Care Spending
<http://www.gao.gov/new.items/d041000r.pdf#search=%22GAO%20Milwaukee%20health%20care%20costs%22>

Provide information on the ETF local government pool.

- ETF Group Health Insurance Fact Sheet 2005
<http://etf.wi.gov/publications/et8902.pdf>
- ETF Pharmacy Benefit Program Information
<http://etf.wi.gov/publications/et8933.pdf>
- BadgerRx Gold Program

<http://www.badgerxgold.com/>

State actions allowed by ERISA

- ERISA Preemption Primer
<http://www.statecoverage.net/pdf/primer2000.pdf>
- ERISA Preemption Manual for State Policy Makers (126 pages)
<http://www.statecoverage.net/pdf/erisa2000.pdf>
- ERISA and State Health Care Access Initiatives: Opportunities and Obstacles
http://www.cmwf.org/usr_doc/butler_ERISA.pdf
- Revisiting Pay or Play: How States Could Expand Employer-Based Coverage Within ERISA Constraints
http://www.nashp.org/Files/erisa_pay_or_play.pdf